

# Mighty Tight Money

BY ELLIS PARKER BUTLER

The Speculative Builder Who Had Difficulty in Meeting Bills.

MRS. BIPPS stopped at the savings bank and drew out \$2,343.98, and as she turned away from the paying teller's window she shed two tears, one from each eye, for she had hoped never to draw out that money, which she had saved dollar by dollar. On entering the bank she had meant to draw out \$2,343.98, but the teller had advised her to leave \$1.00 on deposit, so that the account would be "open." The teller hated to "close" an account.

Mrs. Bippis walked three blocks up Hutter street, which is the business street of Glen Hutter, N. J., and turned down Willow street for two blocks. There she came to the yellow frame building that was her husband's office.

Mr. Bippis was a builder, a "speculative" builder. Mr. Bippis bought "lots" and erected houses on them. When he bought a lot he built a house on it, and then he sold the house and lot made, he hoped, a profit. Mrs. Bippis also hoped he made a profit.

Unfortunately, Mr. Bippis was doing business, as the saying is, on a shoestring. He never had had enough capital, and it seemed that he never would have enough, to do business comfortably. If he built a house he had to owe money to all the dealers in lumber and lime and nails and cement and heating apparatus with whom he traded. Then, if he began by giving a mortgage for \$2,000 to pay for the "lot," he usually received from the purchaser of the house \$800 to \$1,000 in cash, and a second mortgage for \$1,000, which the purchaser was supposed to pay "the same as rent," in easy monthly installments. Sometimes the purchaser did pay, and sometimes the purchaser said, after a short period, "Oh, fudge!" and threw the house back on Mr. Bippis' hands. Then Mr. Bippis had to sell it again. The result, what with trying to pay more or less to the dealers in materials, build his houses, keep them sold, and worry about the inevitable strikes, was that Mr. Bippis had a brown deeply creased brow, and was always hurrying here or there in a distracted manner.

At times, because money was always so tight with him, he was a little short with his wife, speaking so abruptly, but he did mean well. Mrs. Bippis appreciated his troubles and allowed for them. And for one thing she was wholly thankful: Mr. Bippis was not the sort of man who was a miser. He never had a nickel, a dime, a cent, or a half-cent, come-hither eyes never interested Mr. Bippis. He was, Mrs. Bippis was sure, the sort of man that could not be vamped. Pardon the word; it is used in Glen Hutter.

MR. BIPPS, feeling that the housing situation was acute, had undertaken to build three houses at a time, instead of his usual two. For this reason his usual condition of suffering from mighty tight money had changed, and he was suffering from mighty tight money. He had borrowed every cent his bank would lend him. In this crisis he appealed to Mrs. Bippis, and she was helping him out by putting her savings in his hands.

Mr. Bippis was always bumping up to his office door in his old rattletap of a one-ton driver truck, dashing into the office, grabbing a blue print or a keg of nails, and dashing away again. It had been that on these visits he would give an order or an instruction to the long, lean, lank Miss Cammer, but this was no longer so. Miss Cammer had gone to California, and now Mr. Bippis gave his order and instructions to Miss Kitty Clark. She was his new office help, with whom she would converse a while when she stopped at the office. As she opened the office door she saw Miss Kitty Clark for the first time.

At her first glance Mrs. Bippis felt as if some one had struck her a sudden and irresistibly heavy blow on the heart. It was merely that Kitty Clark sat there, possibly the most comely-heretofore beautiful girl in the world, with her lips, eyebrows, cheeks, nose, round on cheeks, legs in breath-of-silk, ear dangles, and the limit in man-catching clothes. And there, possibly, in Glen Hutter, N. J., and the adjacent city of New York, several hundred thousand girls willing to take this office job. Mrs. Bippis could have wept. She had not thought this of Henry.

When she was out in the air again, away from the overpowering odor of Equatorial Tuberosity, perfume, she could not think even of Henry. She would not! But she never entered the little office again. She never willingly came face to face with Kitty Clark again.

Mrs. Bippis did not leave the

\$2,343.98 at the office, although Mr. Bippis had needed it immediately. "My husband is not here," Mrs. Bippis said. "Very well; if he does come in and asks if I have been in, please tell him I have. Tell him I'm going straight home from here, and that I have what he asked me to get. Tell him that if he needs it before night he can drive out for it."

"Oh, the money?" said Miss Clark. "All right, Mrs. Bippis, I'll tell him, but I know he expected you to leave it here. The lumber man was going to stop in before lunch."

"Yes, I'll be at home, tell Mr. Bippis," said Mrs. Bippis. The girl showed no resentment.

"All right," she said, glancing at a wrist watch that must have cost \$10 at least (and she getting, officially, \$15 a week), but it was the glances she cast at Mrs. Bippis' coat that made Mrs. Bippis decide she would never enter that office while that girl was there. She just did not care to have that girl look at her clothes that way; not and look at that girl's clothes. The comparison was too odious and too obvious.

MR. BIPPS was waiting at the house when Mrs. Bippis reached home. He had taken another car, and he did not dare try to drive back and catch her. He had to have that money quickly; the lumber dealer's salesman was waiting at the office for it. Tight money!

Mrs. Bippis felt better when she'd seen him. You could not look at Henry and think he was the sort of man to fall prey to a Kitty Clark; you could not look at him and think he was a man to pay attention to any outside woman.

Joining over the rough rugs of his home street, rattling over the smoother streets of downtown, Mr. Bippis cast his one-ton flivver and himself at his office, shut off his engine with a jerk, and leaped into the office. He was not too late. The salesman for the Glen Hutter Lumber Company was still there; he had not gone back to tell the Glen Hutter Lumber Company "shut down on" Mr. Bippis and to advise them to "take proceedings to collect this overdue account, which is far too large and has been running much longer than it should." He counted the thousand dollars Mr. Bippis handed him, wrote a receipt and departed.

"Bank and then the Clay street house," Mr. Bippis told Miss Clark, and dashed out of the office. He did not return to the office until 3 that afternoon, coming then for a bundle of hinges, but the salesman from the Glen Hutter Paint Company was waiting for him.

"Ah—our account—," said the Glen Hutter Paint man.

"Mr. Bippis, I'll give you three hundred on account—"

The door opened and the agent for the Eagle Sand Company came in. "Ah—now this—," he said, reaching for his pocket for a statement.

"All right! All right!" said Mr. Bippis. "My lord! you folks don't give me a minute to turn around in. Miss Clark, make a check for two hundred for this man. That do, today?"

"Well, we don't want to crowd you, Mr. Bippis," said the sandman. "If a hundred dollars would be easier for you—"

"Make that check a hundred, Miss Clark," said Mr. Bippis. "Easier? You want to rub salt in my wound? I'm jumping to the telephone, its bell ringing."

"All right! I'll be right up there, Barmister street house, Miss Clark, if anybody wants me."

"Yes, I know; I know!" Mr. Bippis began saying some time later. "I know as well as you do that I'm getting all tired out. Don't begin saying I oughtn't to have tackled three houses at one time; I know it. But I tell you, Mary, I've simply got to keep on the job. I don't get any time in the office any more; I hate to go back to it. If it isn't one of those damned fellows with a bill it is another I've got to what I have to do in the office. And if it wasn't for Miss Clark I don't know what I would do. She's fine. She's willing to put in a couple of hours after dinner a couple of times a week. So I can't waste time coming home for dinner. I run out to a restaurant and get a quick bite—"

"It's not good for you. You don't get proper food. Where do you eat?"

"At Dirty Dan's—it's so mighty handy."

"But, mercy! Miss Clark doesn't eat at that awful place?"

"Yes, she does. She's fine, I tell you. We go in there and have a cup of coffee and a sandwich, or something, and we can get back quick. Well, if I ever get out of the jam—"

"You'll never," thought Mrs. Bippis.

"get out of a jam. You have been in one jam or another all your life. You were in a jam when I married you, and money was mighty tight, and we had to begin with the house; only half furnished, and you've always been in a jam, and we never got ahead, and the speculative building business is a curse. You always talked of the time when you could be building three houses, and then four, and then eight, and then whole rows of houses, and now that you have tackled three at a time you'll probably bust higher than a kite."

So she kissed him; being that kind of wife.

WHEN his next note came due Mr. Bippis sat at his desk a full half hour with his weary head on his hand, thinking. With money so mighty tight and every one pressing him for payments, if the bank called his notes he was gone. And a bank is a bank and has to protect its depositors. It cannot wait and allow its paper to go bad. So Mr. Bippis telephoned his wife.

"Now, listen, Mary," he said. "I won't be out for dinner tonight, and may be I won't be home until late. If you're tired, don't wait up for me."

"Very well. But, remember, you need your rest," said Mrs. Bippis. Mr. Bippis that night put his pride in his pocket; the hadn't much of that sort of pride and called on the salesman of the men who had bought Bippis Modern Homes.

Of the sixteen men ten were not suffering from mighty tight money. It appeared, and with more or less reluctance—paid something to Mr. Bippis. In all he collected a little over \$1,000. The next morning, between jumps to his Barmister street house, his Clay street house and his Cherry street house, Mr. Bippis jumped to the bank. The cashier received him from the far side of a small mahogany desk.

"Well, Bippis," said Mr. Bippis, trying to assume the solid look that a debtor always does assume when he seeks a favor. "I've got a note due here today. You know that. Well, how if I pay some of that note?"

"How? I pay, say, a thousand on it?"

"Joe, bring me Bippis' note that's due today."

"Of course," said Mr. Bippis, putting the best face on the matter that he could. "I want to reduce it to the next time it comes due. You can make the new one for a month if you want to. Pay off a thousand now and renew the rest for a month, and then I'll reduce it again. I'll try to. Money's mighty tight just now."

The cashier looked at the note Joe brought.

"All right. You pay a thousand and renew for thirty days and agree to pay something when it comes due again. I want to reduce it to the next time it comes due."

"Yes," said Mr. Bippis with dry lips. "All right," said Mr. Hammerbaugh. "We'll try it and see what happens. Joe!"

Mr. Bippis went back to his office, and the man from the Glen Hutter Lumber Company was there.

"Can't pay you a cent!" Mr. Bippis declared. "Just had to meet a note at the bank. Next week—"

"All right. Next week then," said the Glen Hutter Lumber Company's man reluctantly. "Along about Monday?"

"Wednesday—Wednesday afternoon," said Mr. Bippis irritably. "Great Scott, you don't give me a moment of peace. I wish to thunder, I had never tried to build three houses. Back last year you fellows didn't hound the life out of me. If I ever get square—never again!"

It was an awful winter for Mr. Bippis. They all came down on him—the collectors came for a statement. They lay in wait in his office from morning till night. In January Mr. Bippis went to his safe deposit box and got out the second mortgage on the East Sunshine boulevard extension house—the Queen Anne cottage with the colonial porch—and feeling like a whipped dog, carried it to Brown, Bittern & Caggerty. This meant a sacrifice for safety. A speculative builder does not sell his installment second mortgages unless he has to. They represent the profit and part of his investment in a house. It is by having them paid in full by the buyer, in installments, that he makes a profit on his building activity.

The price he got was not bad. It enabled him to pay a little on most of his bills, pay something on his next note at the bank, and pay \$200 option price on that lot on the other side of town where, if he pulled through, this mighty tight money situation, he might build another house later on.

Another thing came from that sale of a mortgage. Mr. Bippis, sitting at the far end of the desk from Caggerty, explained why he was obliged to sell a builder's second mortgage. Bright, crisp, snappy Mr. Caggerty listened with interest. The firm had sold Mr. Bippis most of the lots he had bought, and it had sold and resold quite a few of Mr. Bippis' houses. It would have been a bad thing had Mr. Bippis gone out of the building business. So Mr. Caggerty listened.

"You look just about all in. You are working under a strain that would kill any man."

"I know it," Mr. Bippis said. "I am about all in—every way. I don't know how I'll pull through. The worry and all."

"How about it—as man to man—Are you insolvent? Are you busted, Henry?"

"No," said Mr. Bippis. "No, I ain't, Caggerty. Not if I can pull through; not if they don't crowd me into the ditch. You know how it is if any man is crowded and has to chuck everything he owns into the ditch. Nobody gets anything, much. If they don't crowd me into the ditch, and give me time to work out, I'm not busted. I'm worth, well, on paper, Caggerty, I'm worth quite a lot. Second mortgages. But if I have to chuck my second mortgages into the market, with money so mighty tight, I won't get much for them. I'm busted then, I guess, Caggerty."

"Well," said Caggerty. "Well, I'll tell you, Henry. The thing for you to do is not to go along like this, worrying yourself into a breakdown. The thing for you to do is to let me call a meeting of your creditors. You let me get them all here, in this office, and you give them a clean straight show-down. We'll have them all in, and lay our cards flat on the table. We'll say 'Gentlemen, here it is! Here's what I've got. Do you want to bust me and get 10 cents on the dollar, or do you want to—'"

"But I can pay more than 10 cents on the dollar, no matter how bad—"

"Never mind that! We won't have all our cards on the table," said Caggerty. "We'll have something up our sleeve. We'll have an ace in the hole. If it looks too much like 50 cents on the dollar, or 30, they may say 'Well, take it and be happy.' Henry, but if it looks more like 10 cents they may say 'Well, let's let him try to work out; 10 cents ain't much to get. You let me call them together and you let me talk to them. Huh?'"

"Well, maybe," said Mr. Bippis. "Would you buy another of these second mortgages, Caggerty?"

"Yes, I can handle another; have a man will take another."

"Then that ought to tide me over a couple of weeks," said Mr. Bippis. "That and what I can collect in advance of my bills."

"You never did collect up very close, did you?"

"No; but I am now," said Mr. Bippis. "I have to, with every one pressing me so hard for money."

"How's the bank treating you?" asked Caggerty.

"All right, I guess," said Mr. Bippis. "I've got the bank almost cleaned up. I've been paying off on my notes. If I ever want to build any more."

"Yes, that's right," Caggerty said. "I only thought if I said something to Hammerbaugh it might make it easier for you."

SO, the next day, Mr. Bippis went to his safety deposit box again and sold another of his second mortgages. It was for \$4,000 and he had to sell it for \$3,500, which left him a profit of \$500 on that house, but it had to be done. And he hated to have Caggerty call the creditors together. A man hates to sit and face thirty or forty men who can ask questions that make one squirm and turn red and angry.

So January dragged into February, and February dragged into March. Mr. Bippis paid a little here and a little there, begged his buyers to pay a little this month and a little next month, sold a second mortgage now and a second mortgage a little later, and the three houses he was building neared completion. By mid-March the frost was entirely out of the ground and it was time to begin collar excavations if a man meant to have to be done. And he hated to have Caggerty call the creditors together. A man hates to sit and face thirty or forty men who can ask questions that make one squirm and turn red and angry.

On July 4, 1924, it is clear that the one great danger to peace neither has been nor can be handled by the league of nations. This is poison gas, whose conditions not only endanger the peace of the world, but the very existence of civilization.

On the other hand, no harm will be done by the death ray, by discovery of other means, along with league of nations and old allies.

Civilization's enemy is poison gas. The one effective enemy of poison gas is the death ray. Only the death ray can crash down on the frontier airplanes in unarmored number, on their road to pour undreamed-of horrors of poison gas on entire innocent civilian populations of the rear.

Poison gas is all for attack. It is the enemy of every peaceful state, of every man of peace, of every woman, every child. The death ray is all for defense.

The death ray threatens the invader.

Until now, the greatest Fourth of July was that of the magnificent year 1918. I mean the most momentous Fourth, by things which happened. Then, we who sat at Tours, became American (old French town half-way up to Paris from the coast), saw the world drama of that hour in three acts:

1. Rush south of refugees and merchandise, in flight from the invader, who was pounding down on Paris.

2. Rush northward of innumerable trains of doughboys, thrown in, without war experience to the protection of Paris.

3. And, then, quite suddenly, the turn about face and rush northward of the invader, his retreat, back on his tracks, pursued by allies.

backed out of the doors and closed it. Mr. Bippis dropped into a chair and put his arms on his desk and let his head fall forward. He was through! His bones were jelly and his marrow was water. He could have had another five thousand dollars' worth of lumber from us any time you wanted it, Bippis."

"Haven't—haven't been sending your George to my office every—"

"No, indeed, Henry. But I'll tell you what I did do this very afternoon. I called George onto the carpet and gave him a good ragging for spending half his time in your office, chinning that fiddle bookkeeper of yours. What made you think we were nagging you for money, Henry?"

"Why, every time I went into my office he pulled out a bill or a statement—"

"A sly dog, Henry," chuckled Mr. Granger. "A young fellow has to have some excuse when he gets caught in another man's office too often."

Mr. Bippis hung up the receiver and then tried Mr. Farnum of the brick company. Farnum had never asked to have Mr. Bippis' account reduced. Neither had the sand company, nor the paint company, nor the hardware company. Neither, it seemed, had any one. The doorbell rang, and he went to the door. It was Caggerty.

"I went around to your office, Bippis, to talk over with your creditors. Neither had the sand company, nor the paint company, nor the hardware company. Neither, it seemed, had any one. The doorbell rang, and he went to the door. It was Caggerty."

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to spell it, and he can't make me."

In a moment the voice of N. P. Granger came over the wire.

"That you, Bippis?" the big lumberman inquired, pleasantly enough. "My wife couldn't quite get the name. What can I do for you, Henry?"

"Well, I'll tell you what you can do for me," Mr. Bippis cried angrily. "You can take your lumber business and go to hades with it, that's what you can do for me! Yes, I am mad! You've got that just exactly right. And if I stay in this town a thousand years and build ten thousand houses and live to be a million years old, I'll never buy another stick of lumber from you—never!"

"Why, Henry?" said the voice of Mr. Granger. "You must be drunk. I never sent a collector to ask you for money. Your account has always been one of the accounts we've never had to give any attention. I don't know what you're talking about. Bippis. We never pressed you to pay a cent. You could have had another five thousand dollars' worth of lumber from us any time you wanted it, Bippis."

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